

**Information to identify the case:**

Debtor 1	<u>Melissa M Plazio</u>	Social Security number or ITIN	xxx-xx-2582
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 22-21872-GLT			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Melissa M Plazio

2/15/23

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Melissa M Plazio  
Debtor

Case No. 22-21872-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 15, 2023

User: admin  
Form ID: 318

Page 1 of 5  
Total Noticed: 85

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 17, 2023:

Recip ID	Recipient Name and Address
db	#+ Melissa M Plazio, 1103 Palamino Dr, Vandergrift, PA 15690-9600
aty	S. James Wallace, 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
tr	++ LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270 address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	Farmers National Bank of Emlenton, Attn Kelly Stewart, 612 Main Street, Drawer D, Emlenton, PA 16373
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
15517816	+ Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108, Ally Financial, 200 Renaissance Ctr # B0 Detroit, MI 48243-1300
15517885	Farmers National Bank of Emlenton, 612 Main Street, Drawer D, Emlenton, PA 16373
15517888	+ Greater Pittsburgh Orthopedics, 5820 Centre Ave, Pittsburgh, PA 15206-3710
15517892	+ Hsbc/scusa, 5201 Rufe Snow Dr, North Richland Hills, TX 76180-6036
15517899	+ Northwest Consumer Dis, Po Box 164, Natrona Heights, PA 15065-0164
15517909	+ Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
15517932	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842
15524102	+ Willis & Associates, 201 Penn Center Blvd Suite 310, Pittsburgh PA 15235-5407

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	EDI: BLMSWOPE	Feb 16 2023 05:04:00	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
smg	EDI: PENNDEPTREV	Feb 16 2023 05:04:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 16 2023 05:04:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 16 2023 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: RECOVERYCORP.COM	Feb 16 2023 05:04:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Feb 16 2023 00:00:00	Peoples Natural Gas Company LLC, c/o S. James

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			Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15517814	+ Email/Text: backoffice@affirm.com	Feb 16 2023 00:01:00	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108, Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
15517818	+ EDI: GMACFS.COM	Feb 16 2023 05:04:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15517819	+ Email/PDF: bncnotices@becket-lee.com	Feb 16 2023 00:13:49	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
15517820	+ EDI: BANKAMER.COM	Feb 16 2023 05:04:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15517840	+ EDI: TSYS2	Feb 16 2023 05:04:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15517841	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Best Buy/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
15517842	+ EDI: CAPITALONE.COM	Feb 16 2023 05:04:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15517869	Email/PDF: bncnotices@becket-lee.com	Feb 16 2023 00:13:36	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15517870	+ Email/Text: bankruptcy@cavps.com	Feb 16 2023 00:01:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15517871	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
15517872	+ Email/Text: bankruptcy@clearviewfcu.org	Feb 16 2023 00:00:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15517873	+ EDI: WFNNB.COM	Feb 16 2023 05:04:00	Comenity Bank/peebles, Po Box 182789, Columbus, OH 43218-2789
15517874	+ EDI: WFNNB.COM	Feb 16 2023 05:04:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
15517877	+ EDI: WFNNB.COM	Feb 16 2023 05:04:00	Comenitycb/hsn, Po Box 182120, Columbus, OH 43218-2120
15517878	+ EDI: WFNNB.COM	Feb 16 2023 05:04:00	Comenitycb/serta, Po Box 182120, Columbus, OH 43218-2120
15517879	+ Email/Text: bdsupport@creditmanagementcompany.com	Feb 16 2023 00:01:00	Credit Management Co, 2121 Noblestown Rd, PO BOx 16346, Pittsburgh, PA 15242-0346
15517880	+ Email/PDF: creditonebknotifications@resurgent.com	Feb 16 2023 00:03:13	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
15517896	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Macys/dsnb, Po Box 8218, Mason, OH 45040
15517881	EDI: Q3G.COM	Feb 16 2023 05:04:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15517882	EDI: DISCOVER.COM	Feb 16 2023 05:04:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15517883	+ EDI: DISCOVER.COM	Feb 16 2023 05:04:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15517884	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Exxnmobil/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15517886	+ EDI: AMINFOFP.COM	Feb 16 2023 05:04:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
15518379	EDI: AIS.COM	Feb 16 2023 05:04:00	Goldman Sachs Bank, USA, by AIS InfoSource, LP as Agent, PO Box 4457, Houston, TX

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			77210-4457
15517887	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Goodyear Tire/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15517889	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 16 2023 00:00:00	Gs Bank Usa, Po Box 45400, Salt Lake City, UT 84145-0400
15517891	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 16 2023 00:00:00	Hsbc Auto, Po Box 961245, Fort Worth, TX 76161-0244
15517893	+ Email/Text: processing@keybridgemed.com	Feb 16 2023 00:01:00	Key Bridge, 2348 Baton Rouge, Lima, OH 45805-1167
15517894	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 16 2023 00:00:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15517895	Email/PDF: resurgentbknofications@resurgent.com	Feb 16 2023 00:03:24	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15517897	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2023 00:03:18	Merrick Bank, Po Box 1500, Draper, UT 84020-1127
15517898	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 16 2023 00:03:13	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
15517902	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 00:00:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
15517901	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 00:00:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15517903	Email/Text: Bankruptcy.Notices@pnc.com	Feb 16 2023 00:00:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
15517905	EDI: PRA.COM	Feb 16 2023 05:04:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15517904	EDI: PRA.COM	Feb 16 2023 05:04:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15517900	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Pay Pal Credit, PO Box 71202, Charlotte, NC 28272-1202
15517906	+ Email/Text: bkrpt1019@hotmail.com	Feb 16 2023 00:00:00	Preferred Auto Credit, 1019 Lawrence Ave, Ellwood City, PA 16117-1851
15517908	EDI: Q3G.COM	Feb 16 2023 05:04:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15517910	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Sunoco/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15517911	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15517912	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
15517913	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15517914	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15517915	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/levin, C/o Po Box 965036, Orlando, FL 32896-0001
15517916	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15517917	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/sams, Po Box 965005, Orlando, FL 32896-5005
15517918	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005

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15517919	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/sams Club Dc, Po Box 965005, Orlando, FL 32896-5005
15517920	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/score Rewards, P.o. Box 965005, Orlando, FL 32896-5005
15517921	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/toys, Po Box 965005, Orlando, FL 32896-5005
15517922	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/toysrus, Po Box 965005, Orlando, FL 32896-5005
15517923	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15517924	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Syncb/walmart Dc, Po Box 965024, Orlando, FL 32896-5024
15517806	+ EDI: RMSC.COM	Feb 16 2023 05:04:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15517928	+ Email/Text: bncmail@w-legal.com	Feb 16 2023 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15517926	+ EDI: LCITDAUTO	Feb 16 2023 05:04:00	Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
15517929	+ EDI: WTRRN BANK.COM	Feb 16 2023 05:04:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15517930	+ EDI: CITICORP.COM	Feb 16 2023 05:04:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15517931	+ Email/Text: bankruptcydepartment@tsico.com	Feb 16 2023 00:01:00	Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273
15517933	^ MEBN	Feb 15 2023 23:57:16	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15517934	^ MEBN	Feb 15 2023 23:57:13	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15517936	+ Email/Text: RASEBN@raslg.com	Feb 16 2023 00:00:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15517935	EDI: USAA.COM	Feb 16 2023 05:04:00	Usaa Federal Savings B, Pob 47504, San Antonio, TX 78265
15517940	EDI: USAA.COM	Feb 16 2023 05:04:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265
15517937	+ EDI: USAA.COM	Feb 16 2023 05:04:00	Usaa Savings Bank, 10750 Mcdermott, San Antonio, TX 78288-1600
15517941	+ EDI: BLUESTEM	Feb 16 2023 05:04:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 75

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, N.A.
aty	*P++	LISA M SWOPE, NEUGEBAUER & SWOPE P C, 219 SOUTH CENTER STREET P O BOX 270, EBENSBURG PA 15931-0270, address filed with court:, Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15517925	*+	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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15518091 \*+

USAA Federal Savings Bank, Robertson, Anschutz, Schneid, Crane &amp; Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 15, 2023 at the address(es) listed below:

Name	Email Address
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Corey J. Sacca

on behalf of Debtor Melissa M Plazio csacca@bononilaw.com  
coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecmail@gmail.com;r39887@notify.bestcase.com;3230706420@filings.docketbird.com

Lisa M. Swope, Chapter 7 Trustee

on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com,  
PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Lisa M. Swope, Chapter 7 Trustee

lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

Maria Miksich

on behalf of Creditor PNC BANK N.A. mmiksich@kmlawgroup.com

Michael W. Sloat

on behalf of Creditor Farmers National Bank of Emlenton mike@lkslaw.us scott@lkslaw.us

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 6